

Statement by
Cheryl Callis
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at the
Farm Credit Administration Public Meeting
on
Enhancing Farm Credit System Service to
Young, Beginning, and Small Farmers and Ranchers
November 13, 2002
Kansas City, Missouri

Hello, my name is Cheryl Callis and I am 49 years old. I live in the northern most part of the Panhandle of Texas at Texline. I began my operation with 250 acres to run yearling cattle and colts. However in the past couple of years, due to drought, I have not been able to run yearlings and recently started a tree farm as a cash crop.

I have planted 500 trees this fall and plan to plant 500 more in the spring. My goal is to plant 1,000 trees per year for four years and then market those trees to area nurseries and my target market in Colorado. Due to the landscaping requirement in new housing additions, the Colorado area offers great potential for tree sales. The trees were an inexpensive start-up project since the current irrigation is good and I didn't have to drill another well. I was able to use my existing well and put in drip irrigation. I raise a variety of deciduous trees and have insured them like any other crop.

Farm Credit helped me get started when I was a single parent working three jobs. I was going through some trying times in my life and this land with a house came up for sale. Even though it was run down, I saw some potential in this house and acreage. I had a dream to run cattle and horses and wanted to fulfill that dream. I didn't have a lot of credit in my name alone, but FSA referred me to Farm Credit. No other lender would touch me in my situation but Farm Credit gave me a chance. When I went in to visit with

the loan officer, he asked if I could pay the loan back and I answered, “if I can’t, I wouldn’t be here.” Farm Credit coordinated their loan with another loan through FSA to help with my down payment. The paperwork required for FSA was very lengthy and discouraging. The Farm Credit loan officer not only helped me with the loan, he assisted me in the paperwork also. Farm Credit trusted in my ideas and me when no one else would give me the time of day.

I think the young, beginning and small farmer program is great and would definitely be beneficial to anyone else who qualifies. It gives younger people an opportunity in agriculture that they can’t find anywhere else. I would absolutely recommend First Ag Credit to anyone just starting his or her operation. They also worked with me by giving me a reduced interest rate that even if I could have been financed by a commercial bank their interest rate could not have competed with First Ag Credit.

The only negative I encountered with the program was the confusion of the State of Texas homestead laws on my land. However, First Ag Credit and I are working through that right now with the improvements I am fixing to do.

If Farm Credit had not given me a chance through their YBS program I would probably be living in an apartment in Texline and maybe still be working three jobs. This loan helped me both financially and emotionally and I am grateful.